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File: USPT

Mar 21, 2006

US-PAT-NO: 7014469

DOCUMENT-IDENTIFIER: US 7014469 B1

TITLE: Method for developing answer-options to issue-questions relating to personal finance and investment

DATE-ISSUED: March 21, 2006

INVENTOR-INFORMATION:

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APPL-NO: 09/723402 [\[PALM\]](#)

DATE FILED: November 28, 2000

RELATED-US-APPL-DATA:

continuation-in-part parent-doc US 09197156 00 19981120 US 6193518 A chil- d-doc US 09723402

INT-CL-ISSUED:

TYPE	IPC	DATE	IPC-OLD
IPCP	G09B19/00	20060101	G09B019/00
IPCS	G09B3/00	20060101	G09B003/00
IPCS	G09B7/00	20060101	G09B007/00
IPCS	G06F17/60	20060101	G06F017/60

INT-CL-CURRENT:

TYPE	IPC	DATE
CIPP	G09 B 19/00	20060101
CIPS	G09 B 3/00	20060101
CIPS	G09 B 7/00	20060101

US-CL-ISSUED: 434/236; 434/322, 705/36, 705/35, 705/37

US-CL-CURRENT: [434/236](#); [434/322](#), [705/35](#), [705/37](#)

FIELD-OF-CLASSIFICATION-SEARCH: 705/1, 705/2-40, 434/362, 434/236-238, 434/322
See application file for complete search history.

PRIOR-ART-DISCLOSED:

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Search Selected

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PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/> 5035625	July 1991	Munson	434/332
<input type="checkbox"/> 5820386	October 1998	Sheppard, II	434/322
<input type="checkbox"/> 5842221	November 1998	Schmonsees	707/104.1
<input type="checkbox"/> 6014658	January 2000	Pretz	707/2
<input type="checkbox"/> 6026148	February 2000	Dworkin et al.	379/88.18
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<input type="checkbox"/> 6236975	May 2001	Boe	705/7
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ART-UNIT: 3624

PRIMARY-EXAMINER: Millin; Vincent

ASSISTANT-EXAMINER: Subramanian; Narayanswamy

ATTY-AGENT-FIRM: Ernest D. Buff & Associates, LLC Buff; Ernest D. LaCroix; Margaret A.

ABSTRACT:

Information concerning personal investment and finance is developed and stored in first and second data sets containing topics and issue-questions related thereto. The information is accessed from these data sets by selectively combining an issue-question with at least one topic to produce a primary information product. A program means associated with the data sets modifies the primary information product by imposing thereon a plurality of answer-options to the selected issue-question. Each answer-options comprises at least one expert opinion and at least one prudent-investor opinion, stored in third and fourth data sets. The imposition of answer-options on the information product produces a polycentric information product, which is readily communicated by oral, written or electronic means. Advantageously, the method provides to a user a range of focused responses to an investor's questions in a time-efficient manner in order for investors to make prudent investments given their priorities and personal preferences.

27 Claims, 3 Drawing figures

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File: USPT

Mar 21, 2006

DOCUMENT-IDENTIFIER: US 7014469 B1

TITLE: Method for developing answer-options to issue-questions relating to personal finance and investment

Description Paragraph (9):

As used herein, the term "investor" refers to sole or joint investors, members of investment clubs, and other persons interested in management of their personal finances. The term "prudent-investor" refers to persons identified as having actual hands-on, practical experience with specific financial investment issues, situations, and the like, regardless of whether that person is actively and regularly engaged in investment matters, or maintains an active portfolio of investment properties. The term "expert", as used herein, means a person qualified to advise or represent other persons or entities concerning financial matters, and actively and regularly engaged for consideration in the personal finance and investment industry. The terms "user", "investor", "user-investor" and "viewer" are used herein to identify persons benefiting from the present invention.

Description Paragraph (12):

The issue-questions are then presented to a panel of experts in the investment community. The panel may include CFAs/CFPs, market equity analysts, SEC registered brokers/salespeople/traders, economists, bankers, and other professionals having financial investment experience and knowledge. Each expert provides an answer to the issue-question, thus providing a plurality of theoretical expert opinions as answer-options on the specific issue-question. Providing various perspectives on a single subject that is particularly important to the intended audience as previously identified by the development of topic groups and issue-questions, has heretofore not been available from a single source, as is the case with the present invention. Previously, persons having interest in learning more about personal investment and finance questions must consult numerous sources of information to obtain the same quantum of information as provided by the present invention. In addition, current information sources lack objectivity since most financial information providers have a product or service to sell. Further, the information generated as answer-options to issue-questions in accordance with the present invention is specific, and focused, in that it primarily addresses those issues identified as being the most important to the target audience.

CLAIMS:

1. A method of providing to a user a plurality of answer-options to an issue-question relating to personal finance and investment, in a computer having a processor, an input device, a memory storage device and an output device, said method comprising the steps of: (a) identifying and storing in the memory storage device a plurality of topics relating to personal investment and finance; (b) developing and storing in the memory storage device a plurality of issue-questions directed to each of the stored topics; (c) developing and storing in the memory storage device an expert opinion for each issue-question; (d) developing and storing in the memory storage device a prudent-investor opinion, said opinion being from persons having actual, hands-on, practical experience with specific financial

issues, situations and investment issues, regardless of whether that person is actively and regularly engaged in investment matters, or maintains an active portfolio of investment properties, for each issue-question; (e) selecting, by the user via the input device, a topic; (f) selecting, by the user via the input device, an issue-question directed to the selected topic; and (g) providing to the computer output device a plurality of answer-options to the selected issue-question, the plurality of answer-options comprising at least one expert opinion and one prudent-investor opinion and forming a response that is polycentric and tailored to said issue-question.

6. A method of providing a plurality of answer-options to an issue-question relating to personal investment and finance, said method comprising the steps of: (a) identifying a plurality of topics relating to personal investment and finance based upon predetermined criteria; (b) developing and recording a plurality of issue-questions directed to each of the identified personal investment and finance topics; (c) developing and recording an expert opinion for each issue-question; (d) developing and recording a prudent-investor opinion, said opinion being from persons having actual, hands-on, practical experience with specific financial issues, situations and investment issues, regardless of whether that person is actively and regularly engaged in investment matters, or maintains an active portfolio of investment properties, for each issue-question; (e) selecting a topic; (f) selecting an issue-question directed to the selected topic; and (g) communicating a plurality of answer-options to the selected issue-question, the plurality of answer-options comprising at least one expert opinion and one prudent-investor opinion and being communicated orally, in writing, or electronically, said answer-options providing a response that is polycentric and tailored to the issue-question.

14. A method of providing to a user a polycentric information product concerning personal investment and finance, in a computer having a processor, an input device, a memory storage device and an output device, said method comprising the steps of: (a) developing and recording in a database on the memory storage device a first data set containing a plurality of topics relating to personal investment and finance; (b) developing and recording in said database a second data set containing a plurality of issue-questions directed to each of said topics; (c) developing and recording in said database a third data set containing an expert opinion for each issue-question; (d) developing and recording in said database a fourth data set containing a prudent-investor opinion, said opinion being from persons having actual, hands-on, practical experience with specific financial issues, situations and investment issues, regardless of whether that person is actively and regularly engaged in investment matters, or maintains an active portfolio of investment properties, for each issue-question; (e) selecting from said database, by the user via the input device, a topic; (f) selecting from said database, by the user via the input device, an issue-question pertinent to at least one selected topic, said selected topic and issue-question comprising a primary information product; (g) modifying said primary information product by imposing thereon a plurality of answer-options to the selected issue-question, the plurality of answer-options comprising at least one expert opinion and one prudent-investor opinion to thereby produce a polycentric information product tailored to said issue-question; and (h) communicating to the user via the computer output device said polycentric information product by oral, written or electronic means.

19. A method of providing to a user a plurality of answer-options comprised of an expert opinion and a prudent-investor opinion, said prudent-investor opinion being from persons having actual, hands-on, practical experience with specific financial issues, situations and investment issues, regardless of whether that person is actively and regularly engaged in investment matters, or maintains an active portfolio of investment properties, on an issue-question and relating to personal investment and finance, the answer-options, expert opinion, prudent-investor opinion, and issue-questions being stored in a memory storage device of a computer

having a processor, an input device, and an output device, said method comprising the steps of: (a) selecting, by the user via the input device, a topic from a list of topics stored in the memory storage device; (b) constructing an input mask by entering, by the user via the input device, a variable criterion; (c) identifying a plurality of issue-questions that satisfy the variable criterion using the input mask; (d) identifying a plurality of answer-options to the identified issue-questions; and (e) providing to the computer output device the plurality of answer-options, said answer-options providing a response that is polycentric and tailored to said issue-question.

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